

1998 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: NAIC database

LINE #	LINE NAME	WRITTEN PREM [1]	EARNED PREM [2]	LOSS INCURRED [3]	LOSS RATIO [3]/[2]
01	FIRE	551,652,317	562,840,242	180,631,085	32.09%
02.1	ALLIED LINES	253,510,335	243,389,191	129,705,761	53.29%
02.2	MULTIPLE PERIL CROP	106,076,544	106,816,209	165,312,872	154.76%
02.3	FEDERAL FLOOD	119,539,377	115,993,835	49,589,998	42.75%
03	FARMOWNERS MULTIPLE PERIL	116,892,992	112,540,460	59,747,129	53.09%
04	HOMEOWNERS MULTIPLE PERIL	3,445,849,365	3,358,899,095	1,758,775,892	52.36%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIAB)	1,525,990,501	1,522,491,355	689,704,986	45.30%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	1,403,985,856	1,379,247,307	1,064,294,272	77.16%
06	MORTGAGE GUARANTY	464,291,304	479,248,102	278,696,154	58.15%
08	OCEAN MARINE	175,044,722	173,797,357	121,190,406	69.73%
09	INLAND MARINE	918,155,556	912,889,719	375,055,380	41.08%
10	FINANCIAL GUARANTY	152,810,379	85,705,501	449,645	0.52%
11	MEDICAL MALPRACTICE	599,260,197	579,762,444	207,169,202	35.73%
12	EARTHQUAKE	374,565,092	388,722,280	76,629,132	19.71%
13	GROUP ACCIDENT AND HEALTH	284,803,004	280,457,032	284,129,235	101.31%
14	CREDIT A&H (GRP&IND)	62,214,254	62,752,449	14,693,473	23.41%
15.1	COLLECTIVELY RENEWABLE A&H	1,323,742	1,288,976	361,593	28.05%
15.2	NON-CANCELLABLE A&H	2,823	3,263	-167	-5.12%
15.3	GUARANTEED RENEWABLE A&H	40,522,298	23,449,913	14,131,771	60.26%
15.4	NON-RENEWABLE STATED REASONS ONL	15,844,943	15,032,525	9,045,457	60.17%
15.5	OTHER ACCIDENT ONLY	21,565,645	20,882,563	689,086	3.30%
15.6	ALL OTHER A&H	73,402,081	74,378,105	12,621,437	16.97%
16	WORKERS' COMPENSATION	5,435,008,535	5,321,460,727	4,731,250,670	88.91%
17	OTHER LIABILITY	2,329,854,232	2,301,723,885	1,866,480,371	81.09%
18	PRODUCTS LIABILITY	179,247,807	183,326,199	265,104,908	144.61%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	9,706,172	7,056,075	5,524,794	78.30%
19.2	PRIVATE PASSENGER AUTO LIABILITY	8,452,351,357	8,491,251,877	4,450,515,689	52.41%
19.3	COMMERCIAL AUTO NO-FAULT	529,151	513,743	37,657	7.33%
19.4	COMMERCIAL AUTO LIABILITY	1,292,046,497	1,297,097,077	854,948,832	65.91%
21.1	PRIVATE PASSENGER AUTO PHY DAMAGE	5,055,795,761	4,927,492,928	3,150,988,428	63.95%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	486,110,622	488,017,836	259,295,917	53.13%
22	AIRCRAFT	106,747,284	103,761,323	88,351,780	85.15%
23	FIDELITY	79,081,099	80,860,659	60,856,266	75.26%
24	SURETY	374,268,096	363,664,518	125,878,166	34.61%
26	BURGLARY & THEFT	15,677,919	15,795,604	3,731,457	23.62%
27	BOILER & MACHINERY	54,738,090	61,484,009	34,231,919	55.68%
28	CREDIT	62,146,962	56,604,869	33,923,776	59.93%
31	AGGREGATE WRITE-INS FOR OTHER LINE	194,544,375	172,985,281	134,080,362	77.51%
32	TOTAL LINE	\$34,811,006,509	\$34,387,805,092	\$21,551,000,109	62.67%
19.2+21.1	Combined P.P. Auto Liab & P.D.	13,508,147,118	13,418,744,805	7,601,504,117	56.65%
19.4+21.2	Combined Comm. Auto Liab. & P.D.	1,778,157,119	1,785,114,913	1,114,244,749	62.42%

Note: This report includes only companies with written premium greater than zero.